

## **The complaint**

Miss B complains that Revolut Ltd has declined to refund disputed withdrawals that were made from her account.

## **What happened**

On 10 September 2025, four Automated Teller Machine (ATM) withdrawals totalling £1,016.00 were made from Miss B's account using her Revolut debit card. Miss B says she'd used the card herself earlier that day and had used her Personal Identification Number (PIN) to make genuine transactions, so she believes someone may have seen her enter the PIN and targeted her for the card. She says when she discovered the disputed transactions had been made, she no longer had it in her possession.

Miss B reported the transactions as fraudulent to Revolut and asked it to refund the money. But the bank didn't believe it was liable for her loss. Miss B raised a complaint about this, as well as the service she'd received from Revolut. In response, it said:

- It was sorry to hear that the experience Miss B had with Revolut was not as positive as it would expect.
- On 10 September 2025, Miss B was connected to a live agent who found no evidence of fraudulent activity on her account.
- It felt the transactions could not have occurred without Miss B's engagement, as the PIN had been used successfully.
- Revolut has not acted unfairly by declining to refund the £1,016.00.
- If Revolut could do anything to support Miss B with her health and well-being, she should let it know.

Miss B then referred her complaint to this service where it was considered by one of our investigators. He didn't believe that Revolut should refund the £1,016.00 to Miss B as he wasn't satisfied that the transactions had been made by an unauthorised individual.

In response, Miss B reiterated that she'd evidenced that she wasn't in the location of the ATM when the withdrawals had been made, and that our investigator's findings were based on generic assumptions.

As no agreement could be reached, the complaint has been passed to me to decide.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I realise this will be disappointing news for Miss B, but I've reached the same conclusion as our investigator, for broadly the same reasons.

The relevant regulations here are the Payment Services Regulations 2017. In general terms, the bank is liable if the customer didn't authorise the payments, and the customer is liable if

they did authorise them. So, what I must decide here is whether it's more likely than not that Miss B or someone else, authorised the disputed transactions.

It's accepted by all that the disputed ATM withdrawals were carried out using Miss B's genuine card and PIN. Miss B has told us that when she last used her card earlier that same day, lots of people were around her when she entered her PIN into the payment terminal – suggesting that someone could've observed the number being used.

I accept that this is a possibility. I also accept it's possible that someone, realising an opportunity, could've somehow obtained Miss B's card from her possession without her noticing. But what I don't find plausible, is why an opportunist thief would then wait around four hours before attempting to use Miss B's card. Whilst there is no such thing as a 'typical fraudster,' I find it highly unlikely that an opportunist thief, having obtained someone's debit card with knowledge of the PIN, would wait so long to use it. For all they would've known, Miss B could've realised the card was missing and cancelled it straight away.

As well as this, after the four ATM withdrawals were made, there was still over £800 available in Miss B's account. But no further withdrawals or point of sale transactions were made before she cancelled the card. Whilst I appreciate it was only a short space of time between the last disputed withdrawal and the card being blocked (13 minutes), considering the four disputed transactions had been carried out in a two-minute period, I find it unusual that no further transactions were made or even attempted within that time.

I also note that four days before the disputed activity took place, it appears that Miss B changed her card settings in the Revolut app, to enable ATM withdrawals to be made on the card. Previously, ATM withdrawals were disabled. I don't know why the settings were changed, but although this seems highly coincidental in the circumstances, it's also possible that Miss B has just been incredibly unlucky that the card settings had only recently been changed in this way to enable the disputed activity to take place.

I've seen a photograph that Miss B says is of her and her daughter in a car at the time the disputed activity was taking place. Which she says is evidence that she didn't make the withdrawals. But whilst this may be the case, that doesn't mean Miss B didn't authorise someone else to make the withdrawals on her behalf. I realise Miss B says this isn't what happened, but I need to make it clear that the photograph and location information she's provided isn't enough for me to conclude that the activity was carried out by an unauthorised individual.

Miss B has raised concerns about the customer service Revolut provided to her after she made her fraud claim. I've seen Revolut's chat history, and I see she made it clear how worried she was about the withdrawals and the impact it was having on her mental health. Revolut explained it could take up to 15 days for a response to her complaint to be provided. I see Miss B chased for an update a few times within this timeframe, and I was sorry to hear the impact this situation had on her and her mental health. But Revolut provided its response to her complaint within 5 days. Which is well within the timeframe permitted. So, whilst I appreciate Miss B will disagree, I can't find that Revolut did anything wrong in its dealings with her fraud claim or the subsequent complaint.

When I take everything into consideration, whilst I'll never know for sure what happened here, on the balance of probabilities, I'm satisfied that the activity I've outlined above isn't the likely behaviour of an unauthorised individual. As such, I find it was reasonable for Revolut to treat these ATM withdrawals as authorised by Miss B. And therefore, I don't require it to do anything further here.

**My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 11 December 2025.

Lorna Wall  
**Ombudsman**